

Information to identify the case:

Debtor 1	Vanessa M Jones	Social Security number or ITIN	xxx-xx-7153
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-20353-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vanessa M Jones

9/8/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Vanessa M Jones
 Debtor

Case No. 17-20353-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 34

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db +Vanessa M Jones, 31 Village Green Lane, Sicklerville, NJ 08081-1629
 516836657 +Am Std Asst, 100 Cambridge St Ste 160, Boston, MA 02114-2547
 516836658 +Am Std Asst, 100 Cambridge St., Suite 1600, Boston, MA 02114-2518
 516836659 +Attorney General of the U.S., Dept. of Justice, RE: Internal Revenue Service,
 Constitution Ave & 10th Street NW, Washington, DC 20530-0001
 516836664 +Chase, Po Box 901003, Ft Worth, TX 76101-2003
 516836670 +First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205,
 Cleveland, OH 44122-5662
 516836669 +First Federal Credit & Collections, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5662
 516836684 +Nationstar Mortgage, Attn: Bankruptcy, P.O. Box 619094, Lewisville, TX 75067
 516836685 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516836686 +PODS Enterprises, 5585 Rio Vista Drive I, Clearwater, FL 33760-3114
 516836693 +Smedley & Lis, AllynMarie Smedely, Esquire, 58 Euclid Street, Woodbury, NJ 08096-4626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Sep 09 2017 00:03:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 09 2017 00:03:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 09 2017 00:03:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516836662 EDI: CAPITALONE.COM Sep 09 2017 00:03:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 516836661 +E-mail/Text: bankruptcy@cavps.com Sep 09 2017 00:03:45 Calvary Portfolio Services,
 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 516836660 +E-mail/Text: bankruptcy@cavps.com Sep 09 2017 00:03:45 Calvary Portfolio Services,
 Po Box 27288, Tempe, AZ 85285-7288
 516836663 +EDI: CAPITALONE.COM Sep 09 2017 00:03:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 516836666 +EDI: CHASE.COM Sep 09 2017 00:03:00 Chase Card Services, Correspondence Dept,
 Po Box 15278, Wilmington, DE 19850-5278
 516836667 EDI: DISCOVER.COM Sep 09 2017 00:03:00 Discover Financial, Po Box 15316,
 Wilmington, DE 19850
 516836668 +EDI: DISCOVER.COM Sep 09 2017 00:03:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 516836673 EDI: IRS.COM Sep 09 2017 00:03:00 IRS, 1040 Waverly Drive, Holtsville, NY 00501
 516836675 +EDI: CBSKOHLS.COM Sep 09 2017 00:03:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
 Milwaukee, WI 53201-3043
 516836674 +EDI: CBSKOHLS.COM Sep 09 2017 00:03:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-5660
 516836676 +EDI: MID8.COM Sep 09 2017 00:03:00 Midland Funding, 2365 Northside Dr Ste 30,
 San Diego, CA 92108-2709
 516836680 +EDI: MID8.COM Sep 09 2017 00:03:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
 San Diego, CA 92193-9069
 516836686 +E-mail/Text: BankruptcyNotices@pods.com Sep 09 2017 00:03:58 PODS Enterprises,
 5585 Rio Vista Drive I, Clearwater, FL 33760-3114
 516836687 EDI: PRA.COM Sep 09 2017 00:03:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 516836690 EDI: PRA.COM Sep 09 2017 00:03:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 516836694 +EDI: RMSC.COM Sep 09 2017 00:03:00 Synchrony Bank/Care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 516836695 +EDI: RMSC.COM Sep 09 2017 00:03:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 516836699 +EDI: TDBANKNORTH.COM Sep 09 2017 00:03:00 TD Bank, N.A., Attn: Bankruptcy,
 32 Chestnut St, Lewiston, ME 04240-7799
 516836698 +EDI: TDBANKNORTH.COM Sep 09 2017 00:03:00 TD Bank, N.A., 32 Chestnut Street,
 Lewiston, ME 04240-7799
 516836696 +EDI: WTRRN BANK.COM Sep 09 2017 00:03:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 516836697 +EDI: WTRRN BANK.COM Sep 09 2017 00:03:00 Target, C/O Financial & Retail Svcs,
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516836665* +Chase, Po Box 901003, Ft Worth, TX 76101-2003
 516836671* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O. Box 21126,
 Philadelphia, PA 19114)
 516836672* IRS, Attn: Special Procedures, P.O. Box 744, Springfield, NJ 07081-0744
 516836677* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 516836678* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 516836679* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 516836681* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 34

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***** BYPASSED RECIPIENTS (continued) *****

516836682* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
516836683* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
516836688* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
516836689* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)
516836691* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
516836692* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
TOTALS: 0, * 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Lee Abt on behalf of Debtor Vanessa M Jones leeabt2@verizon.net, r40016@notify.bestcase.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4